What a FEMA Determination Letter Means

The survivors of the tornadoes in Joplin, Missouri, in Alabama and Mississippi, and in all other states currently recovering from disasters have been through a lot and we are committed to helping them every step of the way.

When survivors apply for individual disaster aid through FEMA, their needs are assessed based on a number of factors, based on eligibility requirements laid out under federal law. After a survivor registers with FEMA, they receive a letter from us explaining the status of their application, and whether or not they will receive assistance.

We know the recipients of these letters may have questions about what they mean, especially when coping with tragic and heartbreaking circumstances. We wanted to take a few minutes to explain what options people have when receiving these notices:

If you receive a letter from FEMA saying you are not eligible for assistance, it does not necessarily mean your case is closed. If your letter says you’re not eligible for assistance, it also tells you how to appeal the decision or what additional information you need to provide to FEMA, in order for your case to be reviewed again.

Before you begin your appeal process, read the letter carefully – and ask for help if you don’t understand any part of it – FEMA may only need you to provide additional information.

Sometimes people do not qualify for financial help right away. For instance, FEMA may not have received information on your insurance settlement. Under federal law, FEMA cannot duplicate assistance that comes from insurance benefits or other government sources, but FEMA’s initial determination of ineligibility may change if private insurance or other government assistance is not sufficient to cover all the eligible damage.

Some of the reasons for an initial turn down can be:

- You might not have gotten your insurance settlement;
- You may not have given FEMA all the information we need;
- You haven’t given us proof of ownership or residence;
- You may not have returned the U.S. Small Business Administration (SBA) disaster loan application;
- You may not have provided records that showed the damaged property was the primary residence at the time of the disaster;
- You may not have signed essential documents.

Bottom line – these letters are the start of a conversation between you and FEMA, and not the end.

You can call the helpline at 800-621-FEMA (3362) or TTY 800-462-7585 or visit a disaster recovery center, where you can talk with someone about your particular situation. Either way, you can get more information about what to do next.

And you can give information to FEMA that might change our determination about your status. So again, everyone should read their letters carefully, ask questions, ask for help, and tell us if you think we got it wrong. We are here to serve you – the disaster survivor – and it is your right to ask us to reconsider our decision.

Date: May 28, 2011